

Cultivating Expertise:

An Accelerated Program for Agri Business Banking Professionals

A Focused 3-Week Program Empowering Agribusiness Banking Professionals with Domain Knowledge, Financial Acumen, and Rural Relationship Excellence.

 **unext**

 **manipal**
Academy of BFSI



Overview

Agriculture forms the bedrock of the Indian economy, contributing significantly to the GDP and employing a vast majority of the population. The agribusiness sector, encompassing farming, agro-processing, and allied activities, presents a unique and critical landscape for financial institutions. Recognizing the paramount importance of this sector for national growth and food security, the Reserve Bank of India (RBI) mandates that banks allocate a significant portion of their advances to agriculture under the Priority Sector Lending (PSL) guidelines.

However, effectively serving the diverse needs of the agribusiness ecosystem requires banking professionals equipped with specialized knowledge beyond traditional banking practices. Understanding the nuances of agricultural cycles, government policies, rural economies, and the specific financial requirements of farmers and agro-entrepreneurs is crucial for driving portfolio growth and fostering meaningful relationships.

Traditional banking education often provides a broad overview, lacking the in-depth expertise required to navigate the complexities of agribusiness finance. This necessitates targeted training programs that can rapidly equip banking professionals with 'first-day, first-hour productivity' needed to excel in this domain. Such focused training not only accelerates onboarding and reduces costs but also aligns talent with the evolving demands of the agribusiness sector, ultimately enhancing service quality and driving impactful growth.



Customizing the Program

A Strategic Imperative

Recognizing the strategic importance of strengthening its agribusiness banking capabilities, the bank partnered with Manipal Academy of BFSI to develop a comprehensive and customized talent development program. Through extensive discussions, it was identified that Relationship Managers and Agri-Finance Officers required a distinct and specialized skillset to effectively cater to the unique needs of the agricultural sector. The sector's significant contribution to the national economy and the intricacies of agricultural financing demanded a focused and outcome-oriented training intervention.

In response, Manipal Academy of BFSI proposed a meticulously curated program tailored specifically for agribusiness banking professionals at the bank. Leveraging its deep understanding of the BFSI sector and the specific requirements of agricultural finance, the academy recommended a focused 3-week program duration, designed to deliver intensive and practical knowledge. The bank provided invaluable insights into its internal products, processes, and the specific challenges and opportunities within their agribusiness portfolio, enabling the academy to co-develop a highly relevant curriculum.

The bank and Manipal Academy of BFSI mutually recognized that to effectively serve the agribusiness sector, banking professionals must be equipped to:

- ▶ Understand the intricacies of agricultural production cycles and the corresponding credit needs (both short-term production credit and long-term investment credit)
- ▶ Navigate government schemes, regulatory guidelines (including PSL norms and NABARD initiatives), and their impact on agricultural financing
- ▶ Effectively assess the financial health and creditworthiness of farmers and agro-processing units, taking into account the unique risks associated with the sector
- ▶ Build and nurture strong relationships with the rural community, understanding their specific challenges and expectations
- ▶ Leverage digital tools and technological advancements to enhance service delivery and financial inclusion in rural areas

Role of Manipal Academy of BFSI

In Solutioning A High Impact Program

Manipal Academy of BFSI offers comprehensive training programs tailored for banking professionals, focusing on:

Curriculum
design

Customized
programs

Practical
exposures

Expert
faculty

Learner profile



Existing relationship managers looking to specialize in agribusiness



Credit officers and managers responsible for the agribusiness portfolio



Branch managers operating in rural and semi-urban regions



New hires with a focus on agribusiness banking roles

Training Methodology

The training methodology for the bank's Agribusiness program was built on a holistic approach, focusing on:

Deep Domain Knowledge:

Providing a thorough understanding of the agricultural ecosystem, including production practices, market dynamics, government policies, and regulatory frameworks.

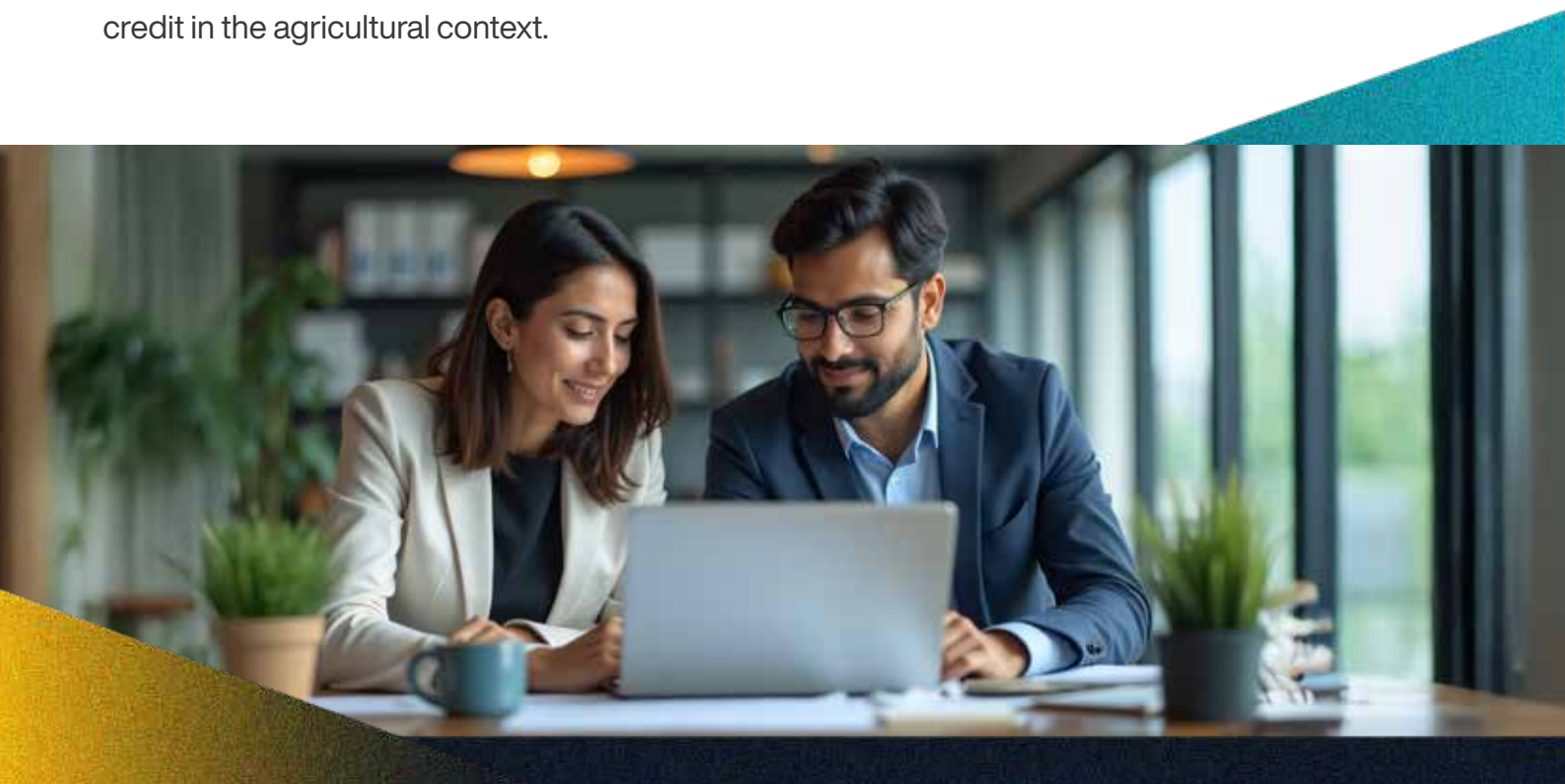
Financial Acumen:

Equipping participants with the skills to analyse the financial health of agricultural clients, assess credit risk effectively, and structure appropriate financial solutions.

Relationship Excellence:

Developing strong communication, negotiation, and relationship management skills essential for building trust and rapport with the rural community and agricultural stakeholders.

The program employed a blended learning approach, incorporating interactive lectures, case study analysis, group discussions, role-playing exercises, and practical application scenarios. Emphasis was placed on understanding the nuances of both production credit and investment credit in the agricultural context.



Program Coverage

1. Introduction to Indian Agriculture and Agribusiness
2. Government Policies and Regulatory Framework for Agribusiness
3. Production Credit for Agriculture
4. Investment Credit for Agriculture
5. Financial Assessment and Analysis of Agricultural Borrowers
6. Rural Relationship Management and Customer Engagement
7. Digital Banking and Technology in Agriculture
8. Risk Management and Compliance in Agribusiness Lending
9. The Bank's Agribusiness Products and Processes
10. Case Studies and Best Practices in Agribusiness Banking



The Outcome

The partnership between the bank and Manipal Academy of BFSI yielded significant positive outcomes:

Rapid Skill Enhancement:

Over 300 participants across 17 batches (5,100 professionals) successfully completed the intensive 3-week program, demonstrating a significant uplift in their agribusiness banking knowledge and skills.

Enhanced Productivity and Performance:

The bank witnessed a marked improvement in the productivity and effectiveness of their Agribusiness banking teams, with trained professionals demonstrating greater confidence and competence in handling agricultural clients and transactions.

Improved Customer Engagement:

The program equipped relationship managers with the necessary skills to build stronger relationships with farmers and rural communities, leading to increased customer satisfaction and loyalty.

Stronger Compliance and Risk Management:

A deeper understanding of regulatory guidelines and risk assessment techniques contributed to more robust and compliant Agribusiness lending practices within the bank.

Strategic Alignment:

The customized program directly addressed the bank's strategic objectives for its Agribusiness portfolio, contributing to sustainable growth and enhanced market presence in the agricultural sector.

The successful implementation of this large-scale, domain-specific training program for the bank stands as a testament to Manipal Academy of BFSI's ability to deliver high-quality, impactful, and outcome-oriented training solutions that are closely aligned with the specific needs and strategic goals of our banking partners. By cultivating the expertise of their Agribusiness banking professionals, the bank has further strengthened its commitment to this vital sector of the Indian economy.

About Manipal Academy of BFSI

Established in 2008, Manipal Academy of BFSI, a UNext Learning entity and part of the Manipal Education and Medical Group (MEMG), is a premier institution that provides industry-relevant education and training for both freshers and experienced professionals in traditional operations, sales, and new-generation roles within the banking, financial services, and insurance sectors.

With a focus on innovation and learner-centricity, Manipal Academy of BFSI offers a wide range of programs designed to equip individuals with the skills and knowledge to thrive in the BFSI industry. Today, the academy of BFSI annually trains over 15,000 BFSI industry professionals for its partners. With our expertise and deep understanding of market needs, our goal is to create the leaders of tomorrow and build a top-notch workforce for the BFSI industry.

Our Impact Over The Years

17+ years

Of Legacy

1 in 5

Bankers In India Is Our Alum

2,00,000+

Professionals Trained

1,00,000+

First-Time Professionals Trained

50+

Client Partnerships

4,000+

Case Studies

220+

Experienced Faculty

To nurture next-gen
BFSI professionals in your
enterprise, drop us an email today:

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